

Information to identify the case:

Debtor 1	Duvineel M. Cabrera	Social Security number or ITIN	xxx-xx-2602
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Maria Enalyn Cabrera	Social Security number or ITIN	xxx-xx-5562
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-22105-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Duvineel M. Cabrera

Maria Enalyn Cabrera
aka Enalyn Cabrera, fka Maria Enalyn Santos

9/30/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Duvineel M. Cabrera
 Maria Enalyn Cabrera
 Debtors

Case No. 14-22105-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 57

Date Rcvd: Sep 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2019.

db/jdb
 cr
 13859417 +Duvineel M. Cabrera, Maria Enalyn Cabrera, 114 Summit Drive, Sewickley, PA 15143-8892
 13859418 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 13859419 Pittsburgh, PA 15212-5860
 13859420 AES Credit, P.O. Box 61047, Harrisburg, PA 17106-1047
 13881333 AES Loan Servicing, P.O. Box 2461, Harrisburg, PA 17105-2461
 13859428 +AES/Goal Financial, 1200 N 7th St, Harrisburg, PA 17102-1419
 +Alice Santos, 1822 Mulberry Street Apt #C, Alameda, CA 94501-7011
 +American Education Services, PO BOX 8183, HARRISBURG, PA 17105-8183
 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, Inc., P.O. Box 14931,
 Pittsburgh, PA 15234)
 13859426 +Children's Community Pediatrics, Adminstrative & Billing Office, 11279 Perry Highway,
 Suite 450, Wexford, PA 15090-9303
 13859427 +Children's Hospital of Pittsburgh, One Children's Hospital Drive, 4401 Penn Avenue,
 Pittsburgh, PA 15224-1342
 13859432 +Edda Cabrera, 1777 Geneva Avenue, San Francisco, CA 94134-3112
 13859433 +Equitable Gas Compnay, LLC, Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski,
 225 North Shore Drive, 2nd Floor, Pittsburgh, PA 15212-5860
 13859435 +Gordon & Weinberg, P.C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395
 13859436 Great Lakes, P.O. Box 7860, Madison, WI 53707-7860
 13859438 +Julie Tracy, 1889 Geneva Avenue, San Francisco, CA 94134-3114
 13859440 Municipal Authority of West View, 210 Perry Highway, Pittsburgh, PA 15229-1895
 14002168 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 13925036 +Ohio Township Sanitary Authority, c/o Michael J. Witherel, Esq., 966 Perry Highway,
 Pittsburgh, PA 15237-2107
 13859441 +Ohio Township Sanitary Authority, 1719 Roosevelt Road, Pittsburgh, PA 15237-1050
 13859445 PHH Mortgage Corporation, Mortgage Service Center, Attn: Bankruptcy Dept, P.O. Box 5452,
 Mount Laurel, NJ 08054-5452
 13859443 +Patelco Credit Union, Attention: Bankruptcy, PO Box 8020, Pleasanton, CA 94588-8601
 13859442 Patelco Credit Union, P.O. Box 2227, Merced, CA 95344-0227
 13859446 Quest Diagnostics, 875 Greentree Road, 4 Parkway Center, Pittsburgh, PA 15220-3610
 13859449 +Sallie Mae, Attention: Bankruptcy Litigation Unit, P.O. Box 9430,
 Wilkes-Barre, PA 18773-9430
 13859450 +Spartan Financial Svc, 13730 S Point Blvd, Charlotte, NC 28273-7715
 13859451 +State Collection Service Inc, 2509 S. Stoughton Rd, Madison, WI 53716-3314
 13859452 +State Collection Service, Inc., Attn: Bankruptcy, P.O. Box 6250, Madison, WI 53716-0250
 13859456 UPMC, P.O. Box 382059, Pittsburgh, PA 15250-8059
 13859457 +UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980
 13910701 +Weltman, Weinberg & Reis Co., LPA, 436 7th Avenue Suite 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 01 2019 04:09:19 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13859421 EDI: AMEREXPR.COM Oct 01 2019 07:38:00 American Express, P.O. Box 981535,
 El Paso, TX 79998-1535
 13859422 +EDI: BECKLEE.COM Oct 01 2019 07:38:00 American Express, PO Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 13925865 EDI: BECKLEE.COM Oct 01 2019 07:38:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13859423 EDI: BANKAMER.COM Oct 01 2019 07:38:00 Bank Of America, PO Box 982235,
 El Paso, TX 79998
 13859424 EDI: CHASE.COM Oct 01 2019 07:38:00 Chase, Card Services, P.O. Box 15298,
 Wilmington, DE 19850-5298
 13859425 EDI: CHASE.COM Oct 01 2019 07:38:00 Chase, Customer Service, P.O. Box 15299,
 Wilmington, DE 19850-5299
 13859429 +EDI: CCS.COM Oct 01 2019 07:38:00 Credit Collection Services, Two Wells Avenue,
 Newton Center, MA 02459-3246
 13859430 EDI: DISCOVER.COM Oct 01 2019 07:38:00 Discover, PO Box 15316,
 Wilmington, DE 19850-5316
 13870519 EDI: DISCOVER.COM Oct 01 2019 07:38:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13933541 +E-mail/Text: kburkley@bernsteinlaw.com Oct 01 2019 04:10:20 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 13859431 +E-mail/Text: kburkley@bernsteinlaw.com Oct 01 2019 04:10:20 Duquesne Light Company,
 Legal Department, Duquesne Light Legal, 411 Seventh Avenue (16-1),
 Pittsburgh, PA 15219-1942
 14119864 EDI: ECMC.COM Oct 01 2019 07:38:00 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408
 13859434 +EDI: RMSC.COM Oct 01 2019 07:38:00 GE Capital Retail Bank, Attn: Bankruptcy Dept,
 P.O. Box 103104, Roswell, GA 30076-9104

District/off: 0315-2

User: aala
Form ID: 3180W

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Total Noticed: 57

Date Rcvd: Sep 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13859437 EDI: IRS.COM Oct 01 2019 07:38:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
13859439 EDI: PARALONMEDCREDIT Oct 01 2019 07:38:00 Medicredit Corp, 111 Corporate Office Dr,
Earth City, MO 63045-1506
13936459 EDI: NAVIENTFKASMSERV.COM Oct 01 2019 07:38:00 Navient Solutions Inc., Po Box9640,
Wilkes-Barre, PA 18773-9640
13859448 +EDI: NAVIENTFKASMSERV.COM Oct 01 2019 07:38:00 Sallie Mae, P.O. Box 9500,
Wilkes Barre, PA 18773-9500
13859447 +EDI: NAVIENTFKASMSERV.COM Oct 01 2019 07:38:00 Sallie Mae, PO Box 9655,
Wilkes-barre, PA 18773-9655
13859454 EDI: TFSR.COM Oct 01 2019 07:38:00 Toyota Financial Services, Asset Protection Department,
P.O. Box 2958, Torrance, CA 90509-2958
13859455 EDI: TFSR.COM Oct 01 2019 07:38:00 Toyota Financial Services,
Attn. WF21 Asset Protection Department, 19001 South Western Ave, Torrance, CA 90509
13859453 EDI: TFSR.COM Oct 01 2019 07:38:00 Toyota Financial Services, P.O. Box 8026,
Cedar Rapids, IA 52409-8026
13867616 EDI: TFSR.COM Oct 01 2019 07:38:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026
13859458 +E-mail/Text: BankruptcyNotice@upmc.edu Oct 01 2019 04:10:11 UPMC St Margaret,
Quantum 1 Building/Third Floor, Distribution Room # 386, 2 Hot Metal Street,
Pittsburgh, PA 15203-2348
13859459 +E-mail/Text: BKRMailOps@weltman.com Oct 01 2019 04:09:47 Weltman, Weinberg & Reis Co., LPA,
436 7th Avenue Suite 1400, Pittsburgh, PA 15219-1827
13859460 +E-mail/Text: bankruptcydept@wyn.com Oct 01 2019 04:10:04 WoldMark by Wyndham,
Attention: Bankruptcy Department, P.O. Box 97474, Las Vegas, NV 89193-7474
13859461 +E-mail/Text: bankruptcydept@wyn.com Oct 01 2019 04:10:04 Worldmark, 10750 W Charleston,
Las Vegas, NV 89135-1049

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr Nationstar Mortgage LLC d/b/a Mr. Cooper
cr PHH Mortgage Corporation
cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741)
13859444 ##+PHH Mortgage Corporation, 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604
13867682 ##+Phh Mortgage Corporation, 2001 Bishopsgate Boulevard, Mount Laurel, NJ 08054-4604
TOTALS: 3, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 30, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkggroup@kmlawgroup.com
Joseph P. Schalk on behalf of Creditor PHH Mortgage Corporation jschalk@barley.com,
sromig@barley.com
Kenya Deneen Bates on behalf of Creditor PHH Mortgage Corporation pawb@fedphe.com

District/off: 0315-2

User: aala
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Mark G. Moynihan on behalf of Debtor Duvineel M. Cabrera mark@moynihanlaw.net,
moynihan.mark@gmail.com/moynihanmr71581@notify.bestcase.com
Mark G. Moynihan on behalf of Joint Debtor Maria Enalyn Cabrera mark@moynihanlaw.net,
moynihan.mark@gmail.com/moynihanmr71581@notify.bestcase.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com/acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 9